



Press Release

First National Bank Finalizes Acquisition of 17 Pittsburgh-Area Fifth Third Bank Locations

PITTSBURGH, PA – April 25, 2016 – First National Bank of Pennsylvania, the largest subsidiary of F.N.B. Corporation (NYSE: FNB), today announced that on April 22, 2016, it completed its acquisition of 17 Fifth Third Bank branch banking locations in the Pittsburgh MSA.

Through this transaction, FNB has improved its Pittsburgh delivery channel, gaining critical mass and increasing both efficiency and access to new opportunities. Positioned for continued growth, FNB now operates more than 100 locations in its Pittsburgh Region, has exceeded \$20 billion in assets and is the second largest bank based in Pennsylvania by assets with more than 300 locations across Pennsylvania, Ohio, Maryland and West Virginia. FNB obtained all required legal and regulatory approvals prior to completing the acquisition.

About F.N.B. Corporation

F.N.B. Corporation (NYSE: FNB), headquartered in Pittsburgh, Pennsylvania, is a diversified financial services company operating in six states, including three major metropolitan areas. It holds a top retail deposit market share in Pittsburgh, PA, Baltimore, MD, and Cleveland, OH. F.N.B. has total assets of over \$20 billion and more than 300 banking offices throughout Pennsylvania, Maryland, Ohio and West Virginia. F.N.B. provides a full range of commercial banking, consumer banking and wealth management solutions through its subsidiary network, which is led by its largest affiliate, First National Bank of Pennsylvania, founded in 1864. Commercial banking solutions include corporate banking, small business banking, investment real estate financing, international banking, business credit, capital markets and lease financing. The consumer banking segment provides a full line of consumer banking products and services including deposit products, mortgage lending, consumer lending and a complete suite of mobile and online banking services. F.N.B.'s wealth management services include asset management, private banking and insurance. F.N.B. also operates Regency Finance Company, which has more than 70 consumer finance offices in Pennsylvania, Ohio, Kentucky and Tennessee. The common stock of F.N.B. Corporation trades on the New York Stock Exchange under the symbol "FNB" and is included in Standard & Poor's MidCap 400 Index with the Global Industry Classification Standard (GICS) Regional Banks Sub-Industry Index. Customers, shareholders and investors can learn more about this regional financial institution by visiting the F.N.B. Corporation web site at www.fnbcorporation.com.

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